

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
201-549-2363
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
MidFirst Bank

In Re:
Steven Jones,

Debtor



Order Filed on April 22, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-11927 MBK

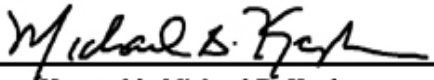
Hearing Date: 3/13/2024 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: April 22, 2024



Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Steven Jones

Case No: 22-11927 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION
OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 1053 Robin Court Green Brook, NJ 08812, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruce C. Truesdale, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 28, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2023 through February 2024 with \$408.18 in suspense for a total post-petition default of \$1,820.70 (4 @ \$557.22 less suspense of \$408.18); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,820.70 will be paid over six months by Debtor remitting \$303.45 per month, which additional payments shall begin on March 1, 2024 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume march 1, 2024, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtor's Chapter 13 plan; and the certification of default is hereby resolved.

In re:
Steven Jones
Debtor

Case No. 22-11927-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 22, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2024:

Recip ID	Recipient Name and Address
db	+ Steven Jones, 1053 Robin Court, Greenbrook, NJ 08812-1738

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Steven Jones brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Navy Federal Credit Union KEBECK@BERNSTEINLAW.COM btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Marlena S. Diaz-Cobo	on behalf of Creditor Mountainview at Green Brook Condominium Association Inc. collections@theassociationlawyers.com
Sarah K. McCaffery	on behalf of Creditor Westlake Services LLC d/b/a Westlake Financial Services smccaffery@pincuslaw.com,

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Apr 22, 2024

Form ID: pdf903

Total Noticed: 1

ckohn@hoflawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H Brosha

on behalf of Creditor Mountainview at Green Brook Condominium Association Inc. collections@theassociationlawyers.com

TOTAL: 8